

**INDEX OF EXHIBITS**

**Exhibit A** - *Graham v. Mercer*, 238 F.3d 421, 2000 WL 1720972 (6th Cir. 11/9/2000)

**Exhibit B** - *Mowett v. JPMorgan Chase Bank*, 2016 WL 1259091 (E.D. Mich. 3/31/2016)